

### Independently Owned and Operated by: Cert-A-Roof, Inc.

General Contractors Specializing in Roof Structures Contractors license No. CA License 1071542 B, C-39

PO Box No. 4459 Orange, CA 92863 Tel: 888-766-3800

NRCIA License # NRCIA-MB-10231

Email: INFO@certaroof.com www.certaroof.com

## FORENSIC INSPECTION



To: Johnny Appleseed Address: 1000 Main Street City: Anytown State: CA Zip: 90000 Email: johnnyappleseed11@gmail.com PhoneNumber: 661-100-0000

National Insurance Company

Inspection Location 1000 Main Street, Anytown, CA 90000 Inspection Date: 08/15/2022 Time: 11:00 AM

Invoice Date: 08/16/2022

INSPECTOR	INSPECTION TYPE	INSPECTION FEE
Paul @ Cert-A-Roof	Insurance Claim Inspection	\$575.00
	TOTAL	\$575.00

#### Insurance Information

Insured: Johnny Appleseed Adjuster: Jose Gonzalez

**Inspector Information** 

Name: Paul @ Cert-A-Roof

#### **Inspection Contacts**

Type: Home Owner Name: Johnny Appleseed Address: 1000 Main Street City: Anytown State: CA Zipcode: 90000 Tel: 661-100-0000 Email: johnnyappleseed11@gmail.com Claim No: 2022-23297 Tel: 916-100-0000

Phone: 909-100-0000

Email: claimsadmin@nationalinsureco.com

Email: info@certaroof.com

Date of Loss: 08/05/2022

Thank you for your business

## **Forensic ROOF® Inspection**

Report No : 127462

Prepared Exclusively for : Johnny Appleseed Published On : 08/16/2022



Inspection Date : 08/15/2022 Property Inspected : 1000 Main Street Anytown, CA, 90000

Inspected By : Paul @ Certaroof

909-100-0000 info@certaroof.com



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CERTIFIED

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Cert-A-Roof, Inc. PO Box No. 4459 Orange, CA 92863 CA License 1071542 B, C-39 NRCIA-CP-001013 888-766-3800 info@certaroof.com www.certaroof.com Inspection Time : 11:00 AM Inspection Fee : 575.00

> Report Published Date 08/16/2022

National Insurance Co Date of Loss: 08/05/2022 Claim No.: 2022-23297

**NRCIA © 2022** 

This Inspection Report is not a certification.

# **TRUSTING CERT-A-ROOF**

## **Industry Leader**

Cert-A-Roof has been the industry leader of standardized roof processes and homeowner assurance since 1993. We are rated A+ with the BBB, have over one-hundred 5 star reviews, are consistently ranked as one of the best roofing companies in our area, and we proudly founded and developed the standardized roof inspection and certification industry in the United States.

## **Our Mission**

Our mission is to provide exceptional value in meeting the roofing needs of homeowners and the real estate community, with consistent and uniformly high standards of service and professionalism. Cert-A-Roof is one of the few locally cherished and nationally recognized roofing organizations, having inspected, repaired, replaced or certified tens of thousands of roofs in over a dozen different states. Cert-A-Roof clients value how we serve them with the highest integrity, the handcrafted quality workmanship we provide every time, and the exceptional customer service and industry-best warranty they can depend on, all guided by our expert skills that have been passed down and perfected through generations.

## **Our Inspectors**

Each inspector is thoroughly trained with the National Roof Certification and Inspection Association (NRCIA) and has earned the elite designation of NRCIA certified roof inspector. All inspectors also adhere to our core values of *professionalism, reliability, on-time performance, superior service, pride of workmanship, excellence, respectfulness, integrity, accountability, and thankfulness,* all in the effort to earn *your trust*.

To learn more about how we serve our clients with the highest integrity and quality in Southern California, visit our website at <u>certaroof.com</u>.



INSPECTIONS



REPAIRS



**RE-ROOFS** 







PROFESSIONALS



#### SERVICES INCLUDE

LeakFREE® ROOF INSPECTIONS FORENSIC ROOF® INSPECTIONS LeakFREE® CERTIFICATIONS

ROOF REPLACEMENTS STRUCTURAL REPAIRS ROOF REPAIRS



Independently Owned and Operated





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### **Summary of Inspection**

### Determination: Normal Wear and Tear (Image Number: 4, 6, 7, 8, 9, 10, 11)

Picture of edge metal on the perimeter of the low slope roof system. Storm related damage was not observed. Observed roofing material pulling away from the edge metal. This is evidence that the roof system is at the end of its serviceable lifespan and should be replaced. This area has a high likelihood of moisture intrusion and is most likely the cause of the moisture intrusion in the garage area. Normal wear and tear.

## **Scope of Inspection**

This Forensic Roof® Inspection Report is a result of performing an inspection at the property address stated herein.

The sole expressed purpose of the Forensic Roof Inspection for the insurance claim was to evaluate all roof damages related to the claim to determine the proximate cause of the damages, most often being from storm damage, normal wear and tear, deferred maintenance, third-party damage, workmanship defect, or a construction defect. If you would like to have your entire roof inspected - not just the roof damages related to the insurance claim - schedule a LeakFREE® roof inspection.

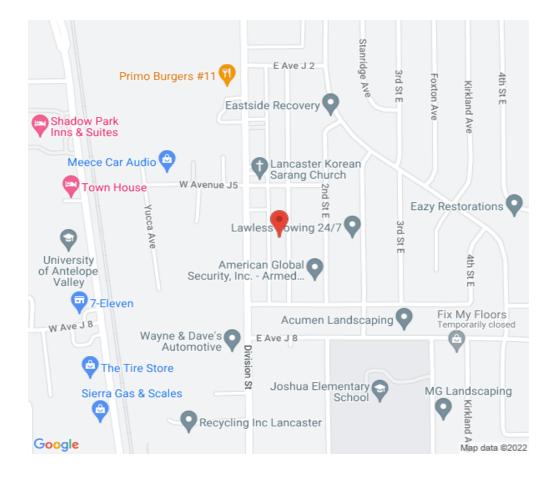
The scope of the inspection was limited to a non-invasive visual examination of the interior of the building, the attic (when accessible), the building's exterior perimeter, the building's attached garage, and the building's rooftop. The inspector performed this inspection following the standards of practice and inspection protocols of the National Roof Certification and Inspection Association. Should any new information become available, we reserve the right to modify our report.

The inspector provides the relevant insurance company this standardized Forensic Roof Inspection Report, giving technical analysis that facilitates the insurance company to evaluate the insurance claim adequately. The inspector is an independent third-party reviewer who does not profit in any way from the results of the inspection or the outcome of the insurance claim.

The person that performed the inspection is independently owned and operated and is the sole responsible party for this inspection.

VisualROOF, LeakFREE, Forensic Roof, Today's Inspection...Tomorrow's Protection, Certified Roof, and Certification PLUS, are trademarks of or licensed to the National Roof Certification and Inspection Association.

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### **Location of Property**



### **Inspection Contacts**

Name: Johnny Appleseed Caller Type: Home Owner Email: johnnyappleseed11@gmail.com Address: 1000 Main Street Anytown, CA 90000 Tel: 661-100-0000

Contractor Name: Cert-A-Roof, Inc. PO Box No.: 4459 City: Orange State: CA Zip: 92863 Tel: 888-766-3800 Website: www.certaroof.com Contractor License No: CA License 1071542 B, C-39 NRCIA License: NRCIA-CP-001013

Insurance Company: National Insurance Co Claim Number: 2022-23297 Date Of Loss: 08/05/2022 Insurance Adjuster: Jose Gonzalez Adjuster Phone: 916-100-0000 Insureds Name: Johnny Appleseed Insureds Number: 661-100-0000

Inspector Name: Paul @ Cert-A-Roof Tel: 909-100-0000 Email: info@certaroof.com NRCIA License: NRCIA-MB-10231

### **Insurance Claim Inspection**

#### 127462

### Garage

**Moisture Stains** 

#### Image Number: 1

**Observation:** Picture of ceiling in garage area. Observed moisture stains in multiple locations in the garage area. This is evidence of moisture intrusion.



**Image Number:** 2 **Observation:** Picture of ceiling in garage area. Observed moisture stains in multiple locations in the garage area. This is evidence of moisture intrusion.



#### Image Number: 3

**Observation:** Picture of ceiling in garage area. Observed moisture stains in multiple locations in the garage area. This is evidence of moisture intrusion.

### **Insurance Claim Inspection**

#### 127462

Roof Low Slope



#### Image Number: 4

**Observation:** Picture of edge metal on the perimeter of the low slope roof system. **Storm related damage was not observed.** Observed roofing material pulling away from the edge metal. This is evidence that the roof system is at the end of its serviceable lifespan and should be replaced. This area has a high likelihood of moisture intrusion and is most likely the cause of the moisture intrusion in the garage area.

Cause: Normal wear and tear.



#### Image Number: 5

**Observation:** Overview of the low slope roof system above the moisture intrusion in the garage area. **Storm related damage was not observed.** Typical lifespan of this type of roof system is 15-20 years from date of installation. This roof system appears to be at the end of its serviceable lifespan and should be replaced.



#### Image Number: 6

**Observation:** Picture of edge metal on the perimeter of the low slope roof system. **Storm related damage was not observed.** Observed roofing material pulling away from the edge metal. This is evidence that the roof system is at the end of its serviceable lifespan and should be replaced. This area has a high likelihood of moisture intrusion and is most likely the cause of the moisture intrusion in the garage area.

Cause: Normal wear and tear.

#### 127462



#### Image Number: 7

**Observation:** Picture of edge metal on the perimeter of the low slope roof system. **Storm related damage was not observed.** Observed roofing material pulling away from the edge metal. This is evidence that the roof system is at the end of its serviceable lifespan and should be replaced. This area has a high likelihood of moisture intrusion and is most likely the cause of the moisture intrusion in the garage area.

Cause: Normal wear and tear.



#### Image Number: 8

**Observation:** Picture of edge metal on the perimeter of the low slope roof system. **Storm related damage was not observed.** Observed roofing material pulling away from the edge metal. This is evidence that the roof system is at the end of its serviceable lifespan and should be replaced. This area has a high likelihood of moisture intrusion and is most likely the cause of the moisture intrusion in the garage area.

Cause: Normal wear and tear.



#### Image Number: 9

**Observation:** Picture of edge metal on the perimeter of the low slope roof system. **Storm related damage was not observed.** Observed roofing material pulling away from the edge metal. This is evidence that the roof system is at the end of its serviceable lifespan and should be replaced. This area has a high likelihood of moisture intrusion and is most likely the cause of the moisture intrusion in the garage area.

Cause: Normal wear and tear.

#### 127462



#### Image Number: 10

**Observation:** Picture of edge metal on the perimeter of the low slope roof system. **Storm related damage was not observed.** Observed roofing material pulling away from the edge metal. This is evidence that the roof system is at the end of its serviceable lifespan and should be replaced. This area has a high likelihood of moisture intrusion and is most likely the cause of the moisture intrusion in the garage area.

Cause: Normal wear and tear.



#### Image Number: 11

**Observation:** Picture of edge metal on the perimeter of the low slope roof system. **Storm related damage was not observed.** Observed roofing material pulling away from the edge metal. This is evidence that the roof system is at the end of its serviceable lifespan and should be replaced. This area has a high likelihood of moisture intrusion and is most likely the cause of the moisture intrusion in the garage area.

Cause: Normal wear and tear.



#### Image Number: 12

**Observation:** Overview of the low slope roof system above the moisture intrusion in the garage area. **Storm related damage was not observed.** Typical lifespan of this type of roof system is 15-20 years from date of installation. This roof system appears to be at the end of its serviceable lifespan and should be replaced.

#### 127462



**Image Number:** 13 **Observation:** Overview of the low slope roof system above the moisture intrusion in the garage area. **Storm related damage was not observed.** Typical lifespan of this type of roof system is 15-20 years from date of installation. This roof system appears to be at the end of its serviceable lifespan and should be replaced.

# WHAT IS YOUR NEXT STEP NOW?



If your insurance claim is denied, we are still deeply committed to helping you. We know this can be a turbulent and stressful time; yet, with Cert-A-Roof you can have complete assurance and peace-of-mind.

## Our Offer to You!

If you sign a repair contract within 10 days of receiving an estimate, you will receive a **FREE 1-year extended LeakFREE® Warranty** on top of our already industry-best **2-year LeakFREE Roof Repair Warranty.** 



## We Can Help!

Just reach out to us for an estimate, and we can help get your roof issues handled and give you a stress-free experience. It helps to know that you are in the trusted hands of professionals! <u>Financing</u> for your roof repairs or roof replacement is also available.



Independently Owned and Operated

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# LeakFREE® Roof Certification

## Total Assurance

With our LeakFREE® Roof Certification PLUS Limited Warranty, you can have total assurance that your entire roof – not just the repair site – will remain leak-free for the full duration of your certification period.

## **Incomparable Benefits**

Cert-A-Roof will repair any leaks not discovered during our inspections and any leaks due to normal wear and tear during the certification period *at no cost to certificate holders*.

### Other advantages include:

- Multiple limits of service and certification lengths
- · Priority roof inspections and other roof-related services
- · Assistance in filing storm trauma insurance claims
- Transferable to an unlimited number of successor owners
- Renewable upon re-inspection
- May reduce insurance premiums
- May increase a property's selling value

## The Premium Standard

We are the premium standard in professional roofing assurance, and no one can offer a certification like Cert-A-Roof — the founder and developer of the standardized roof inspection and certification industry. If you are interested in certifying your roof, ask your Cert-A-Roof inspector about our unrivaled LeakFREE Roof Certification.



# WANT TO FINANCE YOUR ROOFING PROJECT?

## Hearth

### **Project financing calculator**

Financing needed

\$12,000

Your credit score

Excellent (741 - 850)

Estimated monthly payment

\$221.42

This is based on an average credit score (661-680). Actual rates, terms and payments will vary based on your personal credit profile.

Principal	\$12,000
Interest	\$1,288
Total Loan Cost Estimate	\$13,288

Get your personalized rates: This takes two minutes and does not affect your credit score.





SERVICES INCLUDE

**ROOF REPLACEMENTS** 

STRUCTURAL REPAIRS

**ROOF REPAIRS** 

LeakFREE® ROOF INSPECTIONS

FORENSIC ROOF® INSPECTIONS

LeakFREE® CERTIFICATIONS

No problem – Cert-A-Roof can provide our customers with the best possible options to make your home safe and secure through our financing partner, Hearth.

The financing calculator quickly calculates an estimated monthly payment. With Hearth's top lenders competing for your business, you'll be able to compare and choose the best lending options for you based on the loan term, monthly payment, and APR.

## We have :

- Loans from \$1,000 to \$100,000
- Terms from 2 to 12 years
- FICO scores as low as 500
- Rates as low as 4.99% APR

## To get started:

- Get pre-qualified in less than 60 seconds.
- It doesn't affect your credit score.
- There is no obligation to borrow.



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CALL US AT 888-ROOF-800 OR VISIT US AT certaroof.com



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